Forgery and Bank Account Fraud

Check/Money Order Forgery

Forgery of a Financial Instrument occurs when an instrument such as a check or money order is altered, duplicated, or made so that it appears to be a copy of an original documents when no such document exist or the original document has been altered. Whenever someone alters a check or money order or creates a copy of your checks or a money order with intent to use it or they actually use it, this is a criminal offense. This includes checks with your personal information but someone else's account number, and checks with someone else name and your account number. If you have been the victim of check or money order forgery, please complete the Forgery/Bank Account Fraud Affidavit.

<u>ACH/Draft Fraud</u> is fraud involving your checking account. Many websites now allow you to make electronic payments using your bank account and routing number. Several large chain stores are now returning your checks to you at the register and processing these payments electronically. If you have been the victim of check ACH/Draft Fraud, please complete the <u>Forgery/Bank Account Fraud Affidavit</u>.

<u>Wire Transfer Fraud</u> is also fraud involving your checking account. This usually occurs when your online login and password for your bank account has been compromised and someone has authorized a wire transfer from your account. If you have been the victim of check ACH/Draft Fraud, please complete the <u>Forgery/Bank Account Fraud Affidavit</u>.

Tips on Prevention

- 1. Limit the amount of checks that you write or don't write checks at all. Remember when you give someone a check; you are giving them your name, address, routing number, and full account number. If you have to mail checks or money orders, go inside the post office and mail them. Don't mail them from your home mail box, or an external blue mailbox, which are frequently the target of thieves.
- Make sure the Antivirus software on your computer is up to date and is functioning properly. Do not open emails from persons you don't know. This could be an attempt by a hacker to put a virus on your computer to steal your bank login information. Simply delete these emails without opening them.